

Resources for Royal Oak Businesses Impacted by COVID-19 (updated March 23, 2020)

Provided below is a list of resources and information for Royal Oak businesses during the COVID-19 (Coronavirus) outbreak. The city, DDA, and Chamber of Commerce are in constant communication with the economic development leadership at the state and county levels, and this page will be updated as more resources become available.

For the latest information, please visit www.michiganbusiness.org/covid19/

SBA DISASTER ASSISTANCE LOANS

The Small Business Administration is providing targeted, low-interest loans to small businesses and non-profits that have been severely impacted by COVID-19. The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. Small business owners in many states are now eligible to apply, including Michigan.

For eligibility information, please visit <https://sbdcmichigan.org/disaster-loan-help/>

To apply, please visit <https://disasterloan.sba.gov/ela>

MICHIGAN SMALL BUSINESS RELIEF PROGRAM

The Michigan Small Business Relief Program will provide up to \$20 million in support for small businesses negatively impacted by COVID-19. The funding is divided between \$10 million in small business grants and \$10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce.

Funds for the program are expected to be available no later than April 1, 2020. Additional details on how to apply will be forthcoming.

GUIDANCE TO EMPLOYERS CONTEMPLATING POTENTIAL LAYOFFS

Work Share Program

Michigan's Work Share program allows you to keep your employees working with reduced hours, while employees collect partial unemployment benefits to make up a portion of the lost wages. With Work Share, you can maintain operational productivity and hang on to your skilled workers.

For more information, please download this [Work Share Fact Sheet](#)

Temporary Leave vs. Termination

Due to the uncertainty regarding potential congressional action on how furloughed workers will be able to access federal resources, employers are strongly urged to place employees on **temporary leave** as opposed to termination. There is no additional cost to employers, employees remain eligible for unemployment benefits and they may remain eligible for potential federal assistance.

Steps for employers placing employees on temporary unpaid leave can be found [here](#).

RESOURCES FOR EMPLOYEES

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work.

A claim for unemployment benefits begins the week it is filed. Therefore, you should file your claim during your first week of unemployment.

There are two ways to file a new claim or re-open an existing claim:

ONLINE is the fastest and preferred method.

Visit www.michigan.gov/uia and sign into MILogin to access or create an account on the Michigan Web Account Manager (MiWAM)

VIA TELEPHONE, call 1-866-500-0017. If you are hearing impaired, TTY service is available at 1-866-366-0004.

TAX PAYMENT DELAYS

Small businesses scheduled to make their monthly sales, use and withholding tax payments on March 20 can postpone filing and payment requirements until April 20. The state Treasury Department will waive all penalties and interest for 30 days.

Additionally, the Internal Revenue Service moved the national income tax filing day ahead to July 15, 2020, three months after the normal deadline for individuals and businesses to send in their returns.

CITY UPDATES AND CONTACTS

The City of Royal Oak takes the health and safety of our residents, employees and visitors very seriously. The best way to stay informed is to [sign-up for email or text messages from the city using NotifyMe](#) or follow the city on social media where we post regular updates.

Effective March 17, 2020 all municipal buildings are closed to the public until further notice. That said, city staff will still be answering your calls, opening mail, processing applications and more. licenses, and voter information, may be filled on online. Other forms may be downloaded. Learn more at <https://www.romi.gov/535/Forms-Applications>

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